

**MUTUAL LIFE'S "NEWS" BUREAU**  
Pays One Dollar a Line for Special Accounts of Investigation.

**TRIES TO COUNTERACT THE INJURIOUS EFFECTS**

**Statement McCurdy Made Good Impression Cost Double Prices.**

NEW YORK, Oct. 24.—At the session of the Legislative committee investigating the insurance companies, the affairs of the Mutual Life were under consideration and it was brought out that this company was paying for the dissemination throughout the country of reports of this investigation that were favorable to the company.

**Newspaper Man Testifies.**  
Charles J. Smith, a newspaper man, was the witness. He is employed by the Mutual to do a large number of things, but a month ago was placed in charge of sending out these reports. Mr. Smith had used a number of vouchers for the payment of this work and these aggregated \$1,000, more than he had been paid.

**Sent to One Hundred Papers.**  
These dispatches were sent to about one hundred papers, but Mr. Smith did not know where they were sent. In one dispatch Mr. Smith wrote that Mr. McCurdy's attitude on the stand made a distinctly favorable impression, and for this he had to pay \$2 a line. This, he said, was worth it.

**Can't Account for All.**  
Following Mr. Smith, Walter Sullivan, who has charge of the magazine advertising department, was called. He said the Mutual advertised in twelve magazines last year at a cost of about \$42,000. Advertising in insurance papers cost \$200,000 more, but he could not account for the remainder of the account of \$228,000, the amount charged up to advertising last year, was spent.

**Actuary on the Stand.**  
Earlier in the day Emory McClock, the actuary of the Mutual Life, was on the stand. He was asked to explain why he advocated no law for the insurance companies except a certain supervision to the reporting of their affairs. He thought the public could take care of themselves and that publicity was the best law. Asked how far this was shared in official circles, he thought he was somewhat of a missionary along that line.

**Hegeman Is Interesting.**  
John R. Hegeman, president of the Metropolitan Life Insurance company, was examined, and when the adjournment was taken this afternoon his testimony was unfinished.

While lacking the startling features of the testimony of some of the other life insurance presidents, Mr. Hegeman's remarks and explanations were not the less interesting, especially his statement that \$25,000 was given to other men than holders of his company last year without any obligation whatever.

**No Loans in Report.**  
It was brought out that while the company carried collateral loans throughout the year, none appeared in the annual report on December 31. This was explained by the witness, who said that all collateral loans were transferred on the last day of the year to Vermilye & Co., the brokers, under an agreement, and were bought back in January. This was done to avoid the charge of collateral loans.

**Low Interest to Friends.**  
The large loans at such a low interest as 10 per cent, especially the one to President McCurdy of the New York Life, were taken up by Mr. Hegeman spoke strongly of his friendship for McCurdy, who, he said, was close to him in the insurance business, outside of his immediate associates. Mr. McCurdy had tendered him valuable service that was of benefit to the company, and personally he thought the company could afford, and would have to do so, in paying Mr. McCurdy a few hundred dollars, which would be the loans amounted to. The same was true, he said, of Silas B. Dutcher, a director of the company, who also carried large loans with the company at low interest.

**Telegraphic News Bureau.**  
Charles J. Smith, the star witness today, said that the Mutual Life newspaper man, whose chief business was to counteract the injury that was being done to life insurance by the newspapers, had been employed by the Mutual Life Insurance company for eighteen years at \$800. Mr. Smith said that Allan Foreman, editor of the newspaper, was also employed by the Mutual Life Insurance company, and that witness sent out through that medium statements to be published in the newspapers. For the publication in the newspapers the witness paid Foreman \$1 a line.

**Cited Incorrect Testimony.**  
He cited incorrect testimony published in this city and showed a clipping from the Wilmington, Del. News, which was one dispatch he had sent out through the Telegraphic News Bureau. This dispatch recited some of the testimony of Frederick Cromwell, treasurer of the Mutual Life, and was sent to about one hundred newspapers. It cost the Mutual Life Insurance company \$500 or \$600.

**Sends Neglected Portions.**  
"It was my intention to send out those portions that the Associated Press neglected to send out," said Mr. Smith. Witness said that he had sent out five or six different dispatches during the investigation, each dispatch going to fifteen to one hundred different newspapers. Dispatches dated October 18 giving a part of the testimony of President R. A. McCurdy were recognized by Mr. Smith. He said he had sent them all were paid for at the rate of \$1 a line.

**Paid Dollar a Line.**  
Witness said the money had been paid to the Telegraphic News Bureau. The last of this dispatch read that President McCurdy's testimony created a favorable impression. Mr. Hughes inquired whether it cost him a higher price to get a dispatch inserted in the newspapers than it had been acquired in an impartial way by those who furnish news to the papers.

**To Let Policy-Holders Know.**  
"And it is important also for them to know that Mr. McCurdy's testimony made a distinctly favorable impression," said Mr. Smith.

**USURY CASE IS OF GREAT INTEREST**  
Eight Per Cent Per Month Is the Issue in Provo Suit.

Special to The Tribune.  
PROVO, Oct. 24.—In the District court today the case of Thomas Summer vs. Z. Butterfield et al. came on for trial before Judge Booth and a jury. The plaintiff in this case is suing for the difference between 5 per cent per month and 8 per cent per month and the signs paid the principal and 5 per cent per month. The case is attracting considerable attention and the outcome will be awaited with keen interest.

**Must Release Money.**  
In the case of N. Knight vs. Tom Daniels, Jr. an order has been entered for the Recorder of Deeds to turn over to the sheriff of Cache county \$20 due defendant for salary for the benefit of the judgment creditor.

**Asks Bid for Bonds.**  
The Mayor and City Recorder were instructed to write to N. W. Harris & Co. of Chicago and ask them to submit a bid for the bonds which they are to issue. An attempt was made to raise the salaries of City Councilmen but was voted down and salary increases will be brought up at the next meeting.

**Richfield Democrats.**  
Meet in Convention and Name a Ticket to Be Voted For.

Special to The Tribune.  
RICHFIELD, Oct. 24.—Democrats of this city met last evening and passed a resolution in the field for the election next month as follows: For Mayor, James C. Anderson; for Councilmen, four-year terms, John W. Ross; unexpired term, J. J. Wooding; two-year terms, J. M. Jensen, Charles Erickson and W. A. Seeguller; Marshal, George Callaway; Recorder, Mrs. Alice Gottfredson; Treasurer, J. J. Miller; Justice of the Peace, J. H. Morrison.

**Large Amount for "News."**  
Mr. Smith stated that upward of \$11,000 had been expended by the Mutual Life Insurance company since the insurance investigation began for dispatches reporting the proceedings, and that when the bills were all in they would probably amount to \$14,000.

**Duty to Find Blackmailers.**  
"Yes, and find all the blackmailers. It is a awful job, too," replied Mr. Smith. Mr. Smith said there were sixty-three insurance newspapers, and that the Mutual Life Insurance company was represented by a ticket in his office, and he would not have one there. He further did not care to have his company known as a loaning company.

**Some Papers Particular.**  
Witness said that some of the newspapers had refused to publish the dispatches without marking them as advertisements.

**Sent by Request.**  
Mr. Sullivan said the dispatches sent out by Mr. Smith were sent out largely for the purpose of making a favorable impression and the cost for advertising in these last years was \$42,000. In this there were applications by the coupons for about \$1,300,000. Witness said this advertising was the small end of the matter, that the general publicity gave encouragement to the agent, and that general effect of advertising was of far greater value than the coupons.

**Says Advertising Pays.**  
Witness said that the Mutual Life used about twenty-five magazines for advertising purposes and the cost for advertising in these last years was \$42,000. In this there were applications by the coupons for about \$1,300,000. Witness said this advertising was the small end of the matter, that the general publicity gave encouragement to the agent, and that general effect of advertising was of far greater value than the coupons.

**Collins Still Objects.**  
Lawyer's Petition for Writ of Habeas Corpus Is Denied.

SAN FRANCISCO, Oct. 24.—George D. Collins, the attorney who is accused of bigamy and perjury, reached here today from Victoria, B. C., in charge of Detective Thomas Gibson and was placed in a cell at the city prison. Soon after he had been lodged in jail Collins filed a petition with Superior Judge Cook for a writ of habeas corpus. The writ was denied on the ground of an insufficient showing being made.

**Arraignment Proceeds.**  
The case set for arraignment was heard by Judge Lennon in Judge Lawler's department of the Superior court. Collins appeared as his own attorney. The court overruled several technical objections made by Collins and directed the arraignment on the perjury charge to proceed.

**Seattle Gets Canal Contracts.**  
SEATTLE, Wash., Oct. 24.—In competition with the leading machinery houses of the East, a local firm was awarded seventy-three contracts for machinery and supplies for the Leitham canal and the orders are now being filled. The class of machinery which will be shipped from Seattle to Panama consists principally of engines, drilling mills, rams and miscellaneous machinery, showing that the Seattle business in fact of such keen competition.

**Hood's Sarsaparilla**  
which has permanently cured thousands of cases.

For testimonials of remarkable cures send for Book on Rheumatism, No. 7, C. I. Hood Co., Lowell, Mass.

**WOMEN'S NEGLECT**  
SUFFERING THE SURE PENALTY  
Health Thus Lost Is Restored by Lydia E. Pinkham's Vegetable Compound.



More than likely you speak the same words yourself, and no doubt you feel far from well. The cause may be easily traced to some derangement of the female organs which manifests itself in depression of spirits, reluctance to go anywhere or do anything, backache, bearing-down pains, flatulency, nervousness, sleeplessness, leucorrhoea. These symptoms are but warnings that there is danger ahead, and unless heeded a life of suffering or a serious operation is the inevitable result.

**Claim No Contempt.**  
Western Life Counsel Makes Statement in Court.

CHICAGO, Oct. 24.—The deal for the purchase of 500 shares of the Security & Annuity Life company for \$10,000 by the Western Life Insurance company was closed on the day before the meeting of the policyholders of the company. The deal was made by the company's counsel, who made a statement in court.

**Badly Battered Up and Seriously Hurt.**  
Hide Buyer Hobbs and a Saloon Man Mix in a Hot Fight.

When A. W. Hobbs, a hide buyer of Salt Lake, entered the police station Tuesday night, his most intimate friends would not have known him. His head and face were so battered and cut up that it would have been hard to locate a place an inch square that wasn't either cut or bruised, and an examination by a physician later in the evening disclosed wounds that may prove very serious.

**Hit With Billiard Cue.**  
According to Hobbs's story he was hit with a billiard cue in the hands of Frank Logan, an employee of MacElroy's saloon on Commercial street. Further than that he cannot remember, as the wounds inflicted were sufficient to completely stun him for the time being. Both eyes were closed, or nearly closed, both cheeks were cut, three wounds extending nearly across the top of his scalp, and he was otherwise injured.

**Logan Tells Story.**  
When Logan was taken into custody he admitted hitting Hobbs with a billiard ball, but says that he did not use a cue. According to his statement Hobbs refused to appear as his own attorney. The court found that the fight was a result of an argument which followed.

**Weak From Loss of Blood.**  
Hobbs was quite weak from the loss of blood and it was feared that he had suffered from some internal injury. The physician in attendance said, after dressing and sewing up the wound, that he did not believe either wound would prove serious.

**CASTORIA**  
For Infants and Children.  
The Kind You Have Always Bought  
Bears the Signature of J. C. Watson.

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**HARTENSTEIN AT ONE TIME WITH AMERICANS**  
Last December He Employed Two Men Who Worked for Candidates.

In these strenuous times when certain people are denouncing the American party for political foot in terms both positive and bitter, a review of past conditions when the politicians were differently situated is timely and interesting. Of those who are most bitter against the American party perhaps none are more so than Councilman and Candidate Hartenstein, the good friend of the church and its street railway system.

**Hartenstein Has Changed.**  
Since that time there has been a great change in the sentiments of Hartenstein, although the principles of the American party now are just the same. If not more urgent and appealing to the truest brand of patriotism, the American party has been repudiated when Hartenstein was numbered by reputation and confession with the American party. Why has such a complete revolution of political sentiment taken place? An answer to this question will solve the question why he voted for the American party.

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**MAKING FAST TIME ACROSS COUNTRY**  
Remarkable Run Made by the Harriman Special to Ogden.

Special to The Tribune.  
OGDEN, Oct. 24.—The record that was made from California to Ogden, Utah, by the special train which carried E. H. Harriman of the Union and Southern Pacific railroads and other notables into Ogden this forenoon, is maintained there will be new record time of the trip from the Eastern coast of Asia to the Eastern coast of America. If Mr. Harriman goes direct to New York and there are no delays, such as were caused on the trip over the Western line, he will have established a record that will be a standing time not only by hours, but by days.

**Changes of Engines Made in Two Minutes by Short Line Men.**  
The Harriman special, consisting of a passenger car, a dining car, a sleeping car and three baggage cars, arrived in Ogden Union depot at 11:25 this forenoon. It departed for the East at 11:30. It required but two minutes to remove the 504 which had brought the train from California to attach to the train en route to the East. The train was pulled by the double-header that pulled the train eastward, but General Manager W. H. Bancroft of the Oregon Short Line had to have a conference with Mr. Harriman and Mr. Kruttschnitt, and on this account the train was held just long enough to make the necessary arrangements for changing engines hereafter existing is three and a half minutes, and the "Ogden Special" is the fastest train that has been made in advance, coupled with diligence of the local officials, and especially of Yardman Cunningham, is responsible for the improved time.

**Five-Car Train.**  
The Harriman special, consisting of a passenger car, a dining car, a sleeping car and three baggage cars, arrived in Ogden Union depot at 11:25 this forenoon. It departed for the East at 11:30. It required but two minutes to remove the 504 which had brought the train from California to attach to the train en route to the East. The train was pulled by the double-header that pulled the train eastward, but General Manager W. H. Bancroft of the Oregon Short Line had to have a conference with Mr. Harriman and Mr. Kruttschnitt, and on this account the train was held just long enough to make the necessary arrangements for changing engines hereafter existing is three and a half minutes, and the "Ogden Special" is the fastest train that has been made in advance, coupled with diligence of the local officials, and especially of Yardman Cunningham, is responsible for the improved time.

**Miss Roosevelt in Party.**  
At Ogden Miss Roosevelt and her lady companions stepped from the train. To the newspaper men the President's daughter, who accompanied herself as delighted by her visit to the Orient. "At the same time," she said, "I am glad to get back to America."

**Ten Minutes in Ogden.**  
It was 11:25 when the train pulled into Ogden, and ten minutes later it pulled out for the East with two of the biggest engines of the Union Pacific pulling it. In the party were Mr. Harriman and his family, Mr. Kruttschnitt, Mr. Stubb, General Superintendent E. Buckingham of the Oregon Short Line, Mr. Dunn of the mechanical department and Superintendent E. C. Manson of the Southern Pacific. At Ogden Mr. Bancroft met the party and had a conversation lasting eight minutes with his superiors.

**No Stop in San Francisco.**  
As a matter of fact Mr. Harriman and the party were never in San Francisco after their arrival from the Orient. The Siberia steamed up into the middle of the bay and there was not a launch. This they heard and in record time, arrived at Oakland mode, where a train was awaiting them with the engine steaming up and ready to start on two minutes' notice.

**New Record Established.**  
Oakland was left at 3:30 p. m. Monday, and the train from Oakland to Ogden was made in three hours and fifty-five minutes, actual time including stops, and established a new record in transcontinental running time to this point. The train arrived at Boston at 11:35 p. m. last night and left at 12:30 midnight for Ogden. The record of the record class, being made in exactly eleven hours and fifty minutes. The total running time beats the record of the Overland Limited between Ogden and the Oakland mode, which is twenty-six and a half hours per time card, and suggests the utmost possibilities in fast transcontinental travel with the track, roadbed, equipment and the modern locomotive power now in use.

**Sixty Miles an Hour.**  
Analysis of the run to Ogden shows an average of nearly sixty miles per hour over the 782 miles from Oakland to this point. This is a record of about twenty miles per hour over the track over the lake, where a time-card limitation of twenty miles per hour for passenger trains is provided, and in this instance was rigidly adhered to.

**Remarkable Time Made.**  
The best run was made from Montello to Ogden, including the trip across the lake, a distance of 123 miles. This was made in one hour and twenty minutes, or an average speed of twenty miles per hour. The train was covered, regardless of the slow order of twenty miles per hour, in exactly one hour and twenty minutes, in two hours and ten minutes. The first sixty-five miles on the latter part of this run was made in even sixty miles, with one stop for water.

**Easy for Operating Department.**  
The operating officials of the Southern Pacific had anticipated the head officials and had arranged a schedule of exceptions. High speed. To this Mr. Kruttschnitt objected and gave instructions to attempt to maintain an average speed from Oakland to Ogden of twenty miles per hour. This was easy for the operating officials, who had been planning a mountain road, with time limitations to twenty miles per hour and several stretches, in eighteen hours and fifty-five minutes.

**ONLY NEGROES LOSE VOTES**  
Campaign for Maryland Amendment Opened by Democrats.

BALTIMORE, Oct. 24.—The local Democratic campaign was opened tonight with a meeting at the city hall, which was jammed by a throng of delegates. Ex-Gov. Aycock of North Carolina was the chief speaker. Attacking the arguments of the opponents of the proposed disfranchisement amendment to the State constitution, he declared that only the negroes would lose their votes, that in his view there was not a single white man who would be deprived of the franchise, and he declared emphatically that should the amendment pass, a white man in Maryland would have his vote taken from him.

**Bryan Meets Togo.**  
TOKIO, Oct. 24, p. m.—W. J. Bryan was present at the reception in honor of Vice-Admiral Togo today, and he was introduced to the Admiral by the Mayor of this city. There was a cordial exchange of sentiments between the two, the Admiral expressing himself delighted at the unexpected presence of the distinguished American.

**Yellow Fever Wiped Out.**  
NEW ORLEANS, Oct. 24.—The clean record of New Orleans for the week with not a death from yellow fever was broken today, when two deaths were reported to the health authorities. Authorities attached no importance to this, but contend that the disease has been practically wiped out. The two cases have dropped to practically nothing.

**Urban Wine Company.**  
Urban, New York, Sole Maker.

**Buck's Hot Blast.**  
Now is the time to get your Heat Stove. Get it and have the season's use of Buck's Hot Blast save one-third y coal. If you have a Buck, you have Best.



**YOUR CREDIT IS GOOD**  
**FREE**  
FURNITURE & CARPET  
18 to 40 East Third South Street

**To Clear Havana Smokers:**  
SAY  
"Elis-ardo, Please"  
And enjoy a perfect blend of CLEAR HAVANA CIGARS

BALBIN BROS., TAMPA, MAKERS.  
NELDEN-JUDSON DRUG CO., Distributors

**LITTLE GIRL HAS WONDERFUL ESCAPE**  
Falls 25 Feet Into Well, but Does Not Lose Her Life.

Special to The Tribune.  
AMERICAN FORK, Oct. 24.—The 2-year-old daughter of Yan Berk of Alpine had a miracle escape from death this morning. The child was playing beside a well located near her home, and fell over the curb into the well, a distance of twenty-five feet.

**Will Have Water System.**  
American Fork City is in receipt of a carload of eighteen-inch sewer pipe for filling in the deep cut made in the northern part of the city for securing water to use in an inter-urban water system.

**Factory Needs Men.**  
The Utah Sugar company is experiencing considerable trouble in securing enough men to properly operate its factory here. This is the first year since its commencement that the factory has not had an abundance of men anxious to secure work.

**TWO TICKETS NAMED.**  
Citizens' Party Names Its Candidates at Gunnison.

Special to The Tribune.  
GUNNISON, Oct. 24.—The Republican and Citizens' parties have placed their tickets in the field as follows: For President on the Republican ticket, Thomas N. Kearns; for Trustee, Chris J. Christensen; Carl A. Erickson; George S. Francis and C. M. Madison. Chris J. Christensen was made chairman of the local Republican organization, with C. M. Madison as secretary.

**Meeting Called.**  
SPANISH FORK, Oct. 24.—A meeting of the stockholders of the Strawberry Water association, which was called for the 15th of November. Every stockholder has been notified of the meeting, and the committee on the stockholders will authorize the committee to enter the contract with the United States Government for the Strawberry water.

**May Have Auto Line.**  
PAROWAN, Oct. 24.—The first auto made its appearance in Parowan Friday, carrying a party who are here looking for a hunting place and probably to Beaver. It will be a good thing for the citizens of this section of country if they make a success.

**Kermitt's Guide Gets the Ax.**  
DEADWOOD, S. D., Oct. 24.—As a result of the recent visit of Kermitt Roosevelt to the Black Hills on a hunting expedition, Bert Tilley, guide on that occasion, today received from the White House a handsome hunting ax from the President as a reward for courtesy shown Kermitt on his trip. Kermitt expects to make the same trip next summer.

**CURE FOR PIMPLES**  
Gently rub the face with CUTICUR and hot water, and bathe some minutes. Repeat morning and evening. Use CUTICUR Soap at other times, as often as you wish.